

Homeownership—As One Dream Ended, Another Began

Outline of Need:

Jennifer Wright and her five year old daughter Kalen lived with her parents. By USDA criteria, they were defined as “homeless”. Two families under one roof created a crowded situation. Jennie had planned on being in her own home, but in August of 2004, her fiancé Dave was killed in an accident. In an ill-fated second, Jennie lost not only her future husband, but all their plans and dreams for their life together. Without Dave, Jennie did not have the resources to pursue homeownership.

How Rural Development Helped:

Jennie contacted the local USDA office after learning about USDA Rural Development from her boss who works in the home mortgage business. Jennie completed an application and was determined eligible just as she found her “dream home”. Even though the charming house required extensive repairs to bring it up to USDA standards, she knew the investment was worth it. Repairs included complete re-wiring of the home, addition of insulation to attic to R-38, basement sills and exposed walls, new gutters, downspouts and roof along with minor foundation work. Jennie’s USDA Rural Development Direct Home Ownership loan of \$40,000 allowed her to purchase the home and complete all the repairs.

“I am so proud of Jennie! She overcame tremendous adversity and misfortune, picked herself up and charted a new path for Kalen and herself, starting with owning a home. It has been a joy helping her as she works her way out of a heartbreaking situation.” -- Cydney Janssen
*Rural Development Specialist
USDA Rural Development*



Jennie and Kalen

The Results:

Jennie and Kalen now live in a 1,538 square foot home in Crawford, Neb. and the city has an appealing, newly updated home that improves the community’s housing infrastructure.

“I never thought owning a home at this point in my life was a reality, especially being a single mother. Thanks to Rural Development my daughter and I have an affordable, reliable home that we love.” -- Jennifer Wright
Homeowner

Kalen enjoys planting, caring for and picking things from the garden that her Grandpa and her do as a joint project. She also really likes having her very own room.

Jennie loves everything about their new home especially that she owns it and is building equity with each payment.

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